

Ladies' Pure Silk Hose

Put up three pairs in a fancy Christmas box; special **\$1.48**

Extra Quality Silk Hose, with lisle soles and high spliced heels, assorted colors, pink, blue and lavender. Regular \$1.25 Hose, three to a holly box; special **\$2.98**

Showing of Silk Garters, boxed for gift giving.

Kaufmann & Co.

Social and Personal

THE ballroom of the Masonic Temple presented a charming appearance last evening, with its decorations of palms and bay trees and shaded lights, when the debutantes of the season made their formal bow to society at the first dance of the winter given by the Richmond German Club. In the dining-room the tables were ornamented with pink carnations, and a basket of pink roses decorated the center of the debutante table. Owing to mourning, Colonel J. Lane Stern was not present, and the dinner was led by William S. P. Mayo and William H. Palmer, Jr. The girls making their debut this winter are an unusually attractive group, and the dance last night was among the handsomest entertainments given by the club.

Among the debutantes dancing were Miss Camilla Scott Wellford, in white satin, draped in crystal net and trimmed in silver, American Beauty roses, with Addison Reynolds; Miss Fanny Scott, in white satin, trimmed in fur and pearl embroidery, orchids, with William Keane; Miss Dorothy Christian, in an imported robe of appliqued chiffon, American Beauty roses, with Leigh R. Page; Miss Della Davenport, in white chiffon made over pink chiffon and trimmed in pink roses and silver lace, with Stuart Leake; Miss Mary Scarborough, in salmon-colored chiffon, trimmed in fur and gold lace, with Dr. J. A. White; Miss Anne Taylor, in white satin, trimmed in crystal and garniture, American Beauty roses, with Edward Harrison; Miss Archer Joyner, in white satin, hand embroidered and trimmed in crystal, lilies of the valley, with Charles Wortham III; Miss Mary Chalmers, in white chiffon over satin,

trimmed in crystal, American Beauty roses, with St. George Cooke; Miss Elsie Parrish, in white satin, draped in chiffon and crystal, with John Parrish; Miss Elizabeth Cooke, in embroidered chiffon, with Carlton McKenney; Miss Emma Gray White, in yellow chiffon, embroidered in gold and veiled in Tithon chiffon, with Robert Munford; Miss Zayde Branch, in blue chiffon over straw-colored satin and lace, embroidered in Oriental design, orchids, with De Graffenried Hobson; Miss Elizabeth Hargrave, in white marquisette, embroidered in pink, with W. H. Ellyson; Miss Elsie Harrison, in white satin, embroidered in silver, with Evans Lindsay; Miss Isobel Carter, in white chiffon over white satin, with Charles Watkins; Miss Carrie Minor, in cream-colored silk grenadine, trimmed in lace and pink tulle, with George Reid; Miss Jellie Scott, in white brocade satin, trimmed in crystal and fur, with William Lawton; Miss Edith Donnan, in pale pink chiffon over white satin, trimmed in silver, with Stuart Christian.

In Honor of Miss Miller.

Miss Lenore Finley will entertain a party of friends at luncheon on Wednesday at the Country Club in honor of Miss Patti Miller, of Huntington, W. Va. Miss Miller is the guest of her aunt, Mrs. William Moncreur, on West Grace Street, for several weeks.

Miss Branch Entertained.

Among the number of attractive little dinners that preceded the first Richmond German last evening was that given by Mr. and Mrs. Thomas Branch McAdams at the Commonwealth Club, complimentary to Miss Zayde Branch. The table was arranged in pink roses, and covers were laid for sixteen. Those present included the guest of honor, Miss Branch; Miss Philizy, of Athens, Ga.; Miss Rae, of New York; Miss Emma Gray White; Miss Dorothy Christian; Miss Fanny Scott; Miss Della Davenport; Robert Munford, De Graffenried Hobson, William Trigg, William Keane, Stuart Leake, Leigh Page and Mr. and Mrs. McAdams.

For Miss White.

Mr. and Mrs. Joseph White and the Misses Whyte, of Baltimore, have received invitations for a dinner on Friday evening, December 16, at their residence on Cathedral Street, in honor of Miss Emma Gray White, of this city. Miss White will leave at noon to-day for Baltimore, where she will be the guest of Miss Credille Miller.

At Home This Evening.

Mr. and Mrs. William Russell Jones will be at home informally this evening at their home on Barton Heights, the occasion being the fiftieth anniversary of their marriage. The guests have been invited from 8 to 10 o'clock.

Meet To-Day.

The Williams Memorial Circle will meet this afternoon at half-past four o'clock at the residence of Miss Herring, 2509 Stuart Avenue. All members are asked to be present.

The Confederate Memorial Literary Society is requested to assemble on the northwest corner of Third and Main Streets this afternoon at 4 o'clock, to participate in the ceremony of unveiling a tablet marking the site of the Robertson Hospital. This hospital was in charge of Miss Sallie L. Tompkins during the War between the States.

Mr. and Mrs. Charles Binns Selden, of this city, are the guests of Mrs. J. G. Hallenborg at the Hotel Astor, New York. Mr. and Mrs. Selden, who have been spending their honeymoon in California, will return to Richmond some time next week.

At the Woman's Club.
"Some English Portrait Painters and Their Influence" was the subject of Mrs. Mitchell's lecture before the members of the Woman's Club yesterday afternoon. She read a charming address about the portrait painters of the time of the Sir Joshua Reynolds, Romney and Gainsborough school and gave a very entertaining description of the work and effect upon the art of that day of each great painter.

In discussing the aims of portrait painters, Mrs. Mitchell stated that it is not simply the likeness of feature, but the soul that has gone into the portrait, that had made living people of the artists' subjects. She dwelt especially on the portraits of Lady Hamilton and the Blue Boy, and quoted Sir Joshua Reynolds' criticism of Gainsborough that he painted in too cool blues and grays to make real works of art, but the Blue Boy has proved that they could live, in spite of their silvery tones.

Mrs. Mitchell is president of the Plastic Club, in Philadelphia, a club of more than 200 women artists, many of whom are artists of note, and is also second vice-president of the Pennsylvania Academy of Fine Arts.

In and Out of Town.
Mrs. Richard Turner Arlington and Mrs. John M. Taylor have returned to Richmond after visiting their aunt, Mrs. Herbert Warren Anderson, in Alexandria.

Miss Helen Adams has returned to her home in this city, after a visit to friends in New York.

Mr. and Mrs. A. Spear, of Baltimore, are the guests of Mr. and Mrs. Marx Gunst, at 2027 West Grace Street.

Miss Elizabeth Lloyd, of Alexandria, is the guest of Miss Mamie Davenport, at her home on West Franklin Street.

Mr. and Mrs. Leland J. Clark are spending a few days with relatives in Leesburg, Va.

Mrs. William G. Stanard is in Roanoke with her brother, Channing M. Newton, formerly of this city, who is very ill with pneumonia.

Mr. and Mrs. George Turnbull, who has been visiting friends in Richmond, have returned to Newport News.

Dr. and Mrs. James, of this city, are visiting Mrs. W. P. Bray, at her home near West Point, Va.

Miss Coralie Johnston has returned to the city after a visit of ten days to friends in Baltimore.

Charles Sutton, Jr., left last week to spend several days with relatives in Newport News.

Mr. and Mrs. George Nelson have returned to the city, after spending the week with Mr. Nelson's sister, Mrs. L. M. Kirby, at West Point.

Jim Wiggins, of Suffolk, Va., has been registered at the Jefferson for the past few days.


Plate Glass Factory for Roanoke.
(Special to The Times-Dispatch.)
Roanoke, Va., December 12.—Frank Winnickie, manager of a plate glass plant at High Point, N. C., is here looking for a location for a large plate glass factory, which he proposes to establish in Roanoke. The largest silica mines in the world are located in this county, the sand being more than 99 per cent. pure. The High Point plant is owned by Pittsburgh capitalists, and if a factory built here no local money will be asked.

ROYAL BAKING POWDER

Royal Cook Book mailed free **Immediately on receipt of your address.**

Tells How to Make 178 Kinds of Cake
Cakes of all kinds for all people
are best made with Royal

SPECIALLY FINE FOR LAYER CAKE



FARMERS OF SOUTH DEMAND RELIEF

They Are Tired of Paying the Burdensome Potash Tax.

(Special to The Times-Dispatch.)
Washington, D. C., December 12.—In the interest of thousands of farmers in the South who are demanding relief from the burdensome importation tax on German potash, Senator Terrell and three members of the Georgia delegation in Congress—Rosenberry, Adamson and Lee—today called upon Secretary of State Knox and made a strong demand that he issue an ultimatum to Germany concerning the matter.

Stripped of technicalities, the cost of paying the present duties on German potash comes out of the pocket of the American farmer, and it is this feature of the case that the Georgia Congressmen to-day discussed with the State Department officials.

Special Agent M. H. Davis, who was sent abroad by the United States government some time ago to investigate the matter, has returned, and from best accounts his mission was not altogether a success, at least so far as having Germany remove the duty is concerned.

Southern Congressmen generally are determined to continue their efforts until relief is afforded. P. H. McG.

LITERARY SOCIETIES ELECT NEW OFFICERS

Senior Debaters Chosen—Club Life Popular—Final Game of Class Championship.
(Special to The Times-Dispatch.)
West Raleigh, N. C., December 12.—The officers of the two literary societies of A. and M. College, the Leazar and Pullen, elected for the coming year, are as follows: The Leazar—President, H. Roy Coles; Vice-President, W. H. Graham, Jr.; Treasurer, A. K. Roberts; Secretary, H. L. Taylor; Censor, R. W. Graeber; Critic, J. L. Eason; Sergeant-at-Arms, W. B.

Stover. The Pullen—President, F. T. Peden; Vice-President, T. H. Stafford; Secretary, W. N. Sloan; Treasurer, T. D. Harris; Librarian, N. B. Stevens; Critic, J. H. Brown; Censor, N. Bryan; Chaplain, R. E. Stevens.

The senior debaters selected by the societies are as follows: Leazar, J. M. Beal and George R. Ross; Pullen, F. T. Peden and J. H. Brown.

Club life has become very popular at A. and M. there being three State clubs, as follows: Florida, Virginia and South Carolina; and seven county clubs—Nash, Mecklenburg, Johnston, Calhoun, Guilford, Alamance and Robeson. The former students of the Warrenton High School and Oak Ridge Institute have formed very live and progressive clubs.

Last Thursday President D. H. Hill addressed a meeting of farmers at Smithfield during the progress of the county fair.

Saturday morning in the chapel Dr. Thomas P. Harrison, dean of the faculty and head of the department of English, gave a short talk on the life of the late Count Tolstoy, the great Russian patriot.

In the last of the class championship football games the sophomores Saturday defeated the freshmen, 6 to 0, in a hard-fought, clean game. During the first part of the game the freshmen made a splendid showing, but weakened in the third and fourth quarters, allowing the sophomores to score. This is the second time that the football team of the 1913 class has won the football cup, having defeated the Juniors last year.

CONTENTS VALUED AT \$12,000.

Home of Miss Emma Howard Wight Destroyed by Fire.
(Special to The Times-Dispatch.)
Winchester, Va., December 12.—Miss Emma Howard Wight, the novelist, and Miss Bertha Von Hillern, retired artist, who have lived for years on Boone Land, at Middleton, this county, claim their home was at fire Saturday night, and that they lost over \$12,000 worth of rare paintings, jewelry, china and silverware, portraits and other valuables. The fire had gained considerable headway before being discovered and nearly everything was lost. Their Scotch collie, which is said to have given the alarm at night when similar attempts were made to burn the house, was poisoned on Friday.

Miss Wight said to-day she believed certain interests had conspired to oust both women, in order to get their land.

"Tapering Waist" R & G Corsets



The woman who wishes to make her figure as fashionable and attractive as possible should wear the R. & G. model shown here.

This slender, graceful corset has a medium front, with extreme long hips and back. Trimmed with imitation Irish lace, ribbon and bow. Six hose supporters. For average figures. Sizes 18 to 30. Price in fine Coutil (C-90), also in Batiste (C-91), **\$2.00.**

We have this same model in better materials and finish, as follows:

D-90, Coutil **\$2.50**
F-90, Coutil and F-91, Batiste, **3.00**
K-90, Coutil **5.00**

The last model (K-90) is an exceptional value.



Elegant Holiday Gifts

We have made great efforts to procure for this season many beautiful articles exceptional in design and especially appropriate for HOLIDAY GIFTS, such as will not be found in other stores.

These selections from the leading manufacturers and importers of this country embrace a large and varied assortment of elegant Diamonds, Watches, Jewelry, Sterling Silver Ware, Toilet Articles, Gold and Silver Novelties, Umbrellas, Canes, Imported Chime Clocks, Opera Glasses, Lorgnettes, etc., and no better opportunity has ever been offered to secure gifts of the finest quality at the lowest prices.

The Nowlan Company,

Leading Jewelers, - - - 921 East Main Street.

PROSPEROUS YEAR IN BANKING WORLD

Annual Report of Comptroller of Currency Shows Some Remarkable Figures.

ONLY FOUR FAILURES

Intention Is to Weed Out All National Institutions Which Show Weakness.

Washington, December 12.—Another year of prosperity and solid growth for American banks is recorded in the annual report of the Comptroller of the Currency, presented to Congress to-day. Not only the national banks which come directly under the control and supervision of the currency bureau, are included in the comprehensive review of banking conditions, but state banks, savings banks, trust companies and other financial institutions—some 15,959 others—are represented.

During the fiscal year of 1910 the combined resources of the 7,000 national banks of the United States grew to approximately \$10,000,000,000. On September 1 last the national banks had reached the immense sum of \$5,400,000,000—an amount never before equaled in the history of the national banking system since its creation in 1864. At the same time they were counting nearly \$30,000,000 of overdrafts in their assets, a practice which there is no law to stop.

Wonderful Growth.
Combining all other banks in the United States and its island possessions with those of the national system, and allowing an estimate for those not reported, it is evident from the comptroller's report that the banking power of the nation has grown in the last ten years from 13,577 of all sorts of banks, with capital of \$1,150,000,000, and individual deposits of \$7,688,000,000, to more than 27,000 banks, with combined capital close to \$2,000,000,000, and individual deposits of nearly \$16,000,000,000. The deposits have more than doubled in little more than a decade, and in the same time the combined loans and discounts have grown to more than \$12,000,000,000.

The volume of business is reflected in reports which have been assembled from 137 clearing house exchanges, showing combined clearings of \$193,000,000 for the year ended September 30, as against \$153,800,000 for 1909. With the exceptions of Cincinnati, O., Houston, Tex., Greensburg, Pa., Fremont, Neb., Franklin, Pa., Colorado Springs, Col., and Vicksburg, Miss., the year showed an increased volume of business in practically every New York Clearing House Association. The average of 60 per cent of the clearings of all associations of the country, and during the current year has reached \$102,000,000—some \$3,000,000 greater than in 1909. For instance, enormous transactions balanced off only a little more than \$1,000,000,000 were used.

Four Actual Failures.
Four actual national bank failures marked the year. Final settlement of the affairs of eighteen insolvent banks was made in which depositors received nearly 86 per cent. These administrations were made at an average cost of about 5 per cent. On the failure of the Bank of New York, which had been placed in the hands of receivers, and twenty-five of them have been restored to solvency. More than \$3,300,000 in dividends was paid to depositors of insolvent banks during the year.

On the whole, it appears from the report that national banking conservatively conducted is a profitable enterprise. The net earnings of the 7,000 national banks during the year were more than \$154,000,000, from which dividends of \$54,000,000 were paid to the banks. More than 10 per cent on their capital. The government, too, has profited from the existence of the national associations, for since their beginning it has received more than \$202,000,000, of which more than 22 per cent, have been for circulation tax on the bank notes they issue.

With the exception of banks which have become insolvent as a result of defalcations or other dishonesty, failures have been almost wholly due to incompetent or reckless management, the report says, and persistent violations of the national banking laws and the practices governing conservative banking.

"A large percentage of the banks that have failed should have gone into voluntary liquidation before they reached the conditions which precipitated the failure," says Comptroller Murray.

Weed Out Weak Ones.
The report leaves no room to doubt that it is the intention of the present administration to rid the national banking system of weak banks by guiding them into voluntary liquidation, a combination with stronger institutions wherever possible, or to discontinue business as a last resort where there is no probability other than failure. In this way the comptroller believes depositors can be paid in full and shareholders can save some of their investments and escape the double liability.

During the year 115 national banks went into voluntary liquidation, many of them yielding to that policy, some were absorbed, others consolidated; many left the national banking field and continued as State organizations and some discontinued business altogether.

"It is the purpose," the report says, "to get out of the national banking system every bank which is managed in such a careless, reckless and speculative or incompetent manner as to endanger the safety of its depositors."

National banks, of course, provide the principal market for United States bonds. Their investments in these securities have increased \$10,000,000 in the last year, and they now hold \$730,000,000 in those bonds, of which approximately \$700,000,000 are 2 per cents.

Clearly it is evident that the national banking system has experienced its greatest growth in the last ten years. More than half the national banks now in existence have begun business within that time and have a combined capital of \$280,000,000. During the last ten years the number of banks in operation has increased by 3,553; and the authorized capital has increased \$333,000,000.

The bank note circulation of the country increased at the same time from \$254,000,000 to \$713,000,000, and reached the maximum in the history of the institutions in April of this year.

Fire in Winston-Salem.
(Special to The Times-Dispatch.)
Winston-Salem, N. C., December 12.—A fire of unknown origin totally destroyed the store of J. H. Molsinger, in the Southside, last night, entailing a loss of \$7,500.

Slipperdom

—the place where you can get any kind of Slipper you may ask for, and at nearly any price from \$1.00 up—but when you select from my stock you know you have secured the best Slipper value to be had anywhere for the money, and that's why you should buy Christmas Slippers of me.

For Men:

Kid Solace **\$3.50**
Willow Cavalier **\$4.00**
Jet Dongola Jumbo. **\$2.50**
Kid Irving **\$2.50**
Kid Opera (dull brown) **\$3.00**
Kid Opera (brown and black) **\$2.00**
Bath Slippers **\$1.00**
Men's Comfy **\$1.50**

For Ladies:

Black Satin Muhls. **\$3.00**
Ladies' Comfy (brown, red, black, blue) **\$1.00**
Ladies' Comfy (purple, old rose, lilac, heliotrope) **\$1.50**
Fur-Lined Nullifiers. **\$1.00**
Boudoir Slippers (all colors) **\$1.00**
Carriage Shoes (fur lined and trimmed) **\$5.00**
Children's Comfy's, 75c and **\$1.00**

Seymour Sycle,

11 West Broad St. Next to J. B. Mosby & Co.

NEW STEAMBOAT ROUTE ON THE RAPPAHANNOCK

Movement Started to Organize Company—Steamer Lancaster Pulled Off—Other News.

(Special to The Times-Dispatch.)
Fredericksburg, Va., December 12.—W. W. Moody, of Middlesex county, is at the head of a movement to establish a new steamboat route on the Rappahannock River. The company is to organize under the name of the West Shore Navigation Company, with a minimum capital stock of \$25,000, and maximum \$50,000; shares, \$50 each. Only \$25,000 of stock is to be issued at present. It is proposed to own and operate a line of steamers from Norfolk to all points on the Rappahannock River as high as Fredericksburg, and possibly to other river tributaries to the Chesapeake Bay and to Baltimore later. At present the plan is to operate one steamer, suitable for bay trade, between Norfolk and Urbanna and weekly between Norfolk and Fredericksburg. It is proposed to buy two steamers. Options have already been secured.

Steamer Lancaster, of the Maryland, Delaware and Virginia Railway Company, which went aground near Arnold's Wharf on the Rappahannock river, twelve miles below this city, last Thursday morning, was pulled off at high tide by a tug yesterday, and the steamer proceeded to Baltimore. Steamer Tivoli left Baltimore Sunday for Fredericksburg, in place of the Lancaster. Steamer Calvert, of the same line, left here yesterday on schedule. Shipments on the Rappahannock River are heavy at this season.

Masonic Lodge No. 4, of this city, has designated Worshipful Master E. M. Young to go to Mt. Vernon Wednesday, December 14, to carry a wreath of evergreens and place it on the tomb of George Washington.

of George Washington, to commemorate the death of that illustrious Mason, who was entered, passed and raised by this lodge. This tribute is an annual custom with this lodge, and it designates each year either its worshipful master or one of the past masters, or some prominent member of the lodge, to perform the duty.

It is reported that thousands of shad are at the head of the great Wicomico River, in Northumberland county, in the lower Northern Neck, and local fishermen are making great catches. Over 4,000 shad were caught in a seine at one haul a few days ago. It is stated that the shad are making for fresh water in the upper part of the river.

The Circuit Court of Caroline county for the December term opened to-day, Judge J. W. West, of Sussex county, is presiding by designation of Governor Mann, the judgeship being vacant since the death of Judge J. E. Mason.

Mr. and Mrs. John R. Jacobs entertained the pastors of the city at a splendidly served supper at their home on Hanover Street. There were present Rev. R. Aubrey Williams, Dr. H. H. Barber, Dr. R. J. McBryde, Rev. J. H. Henderlite and Rev. Decatur Edwards. All of the pastors had a most delightful evening.

Virginia has the distinction of having the oldest Democratic representative in Congress, from the standpoint of consecutive service of any State in the Union—Enator Thomas S. Martin and Representative W. A. Jones, the latter of this district.

Eagles to Erect Home.
(Special to The Times-Dispatch.)
Roanoke, Va., December 12.—The Roanoke Aerie, Order of Eagles, has purchased a site for a new home, and announced to-day that a building will of evergreens and place it on the tomb of George Washington.



Christmas Flowers

Our greenhouses are producing an exquisite variety of Lillies-of-the-Valley, Orchids, Gardenias, Roses and Carnations unsurpassed in lasting qualities.

Christmas orders should be placed now to avoid possible disappointment.

The Hammond Co., Inc.

Telephone Madison 630. 109 E. Broad St.

Corsage Bouquets, with gown shield to match, our specialty.



Santa Claus, bring me Candies,

Lliggett's Candies please 'cause they are so exquisitely delicious.

There's many a little girl—and big girl, too—who will echo this wish at Yuletide. Just be a good Santa Claus and see that bright and early at Christmas morning a box of Lliggett's Candies is reposing at the breakfast table of your chosen friend from—well—Santa Claus.

POLK MILLER'S

The Rexall Store
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Dunlop Flour

No Flour



Has such a strong hold on the homes of Richmond as DUNLOP FLOUR. Its splendid quality and distinctive flavor has won for DUNLOP this position of trust.

Made in Richmond.

Used for Generations.

Sold on 4 Continents.

The Dunlop Mills, Richmond, Va.

Ladies' \$3 High-Cut Shoes

Gun metal and patent colt.

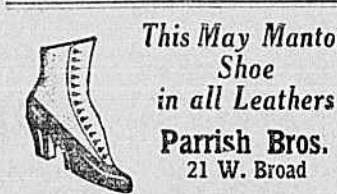
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Porter's Specialty Shoe Store

215-217 North Fifth Street.

This May Manton Shoe in all Leathers

Parrish Bros.
21 W. Broad



Place Your Order To-day for Christmas Cakes.

BROMM

516 East Marshall Street,
501 West Broad Street.

Something Special in Suits To-Day

Baylor-Yarborough Co.,
207 East Broad Street

\$100,000 Furniture Sale

NOW ON **JURGENS'**

Entire stock reduced from 20 to 50 per cent.

The Steadfast Shoe

Good as the Name. Virginia Made.
F. W. Dabney & Co.
Try a Pair To-Day



Sauers

THE BEST FLAVORING EXTRACT BY EVERY TEST

